

FIG. 1

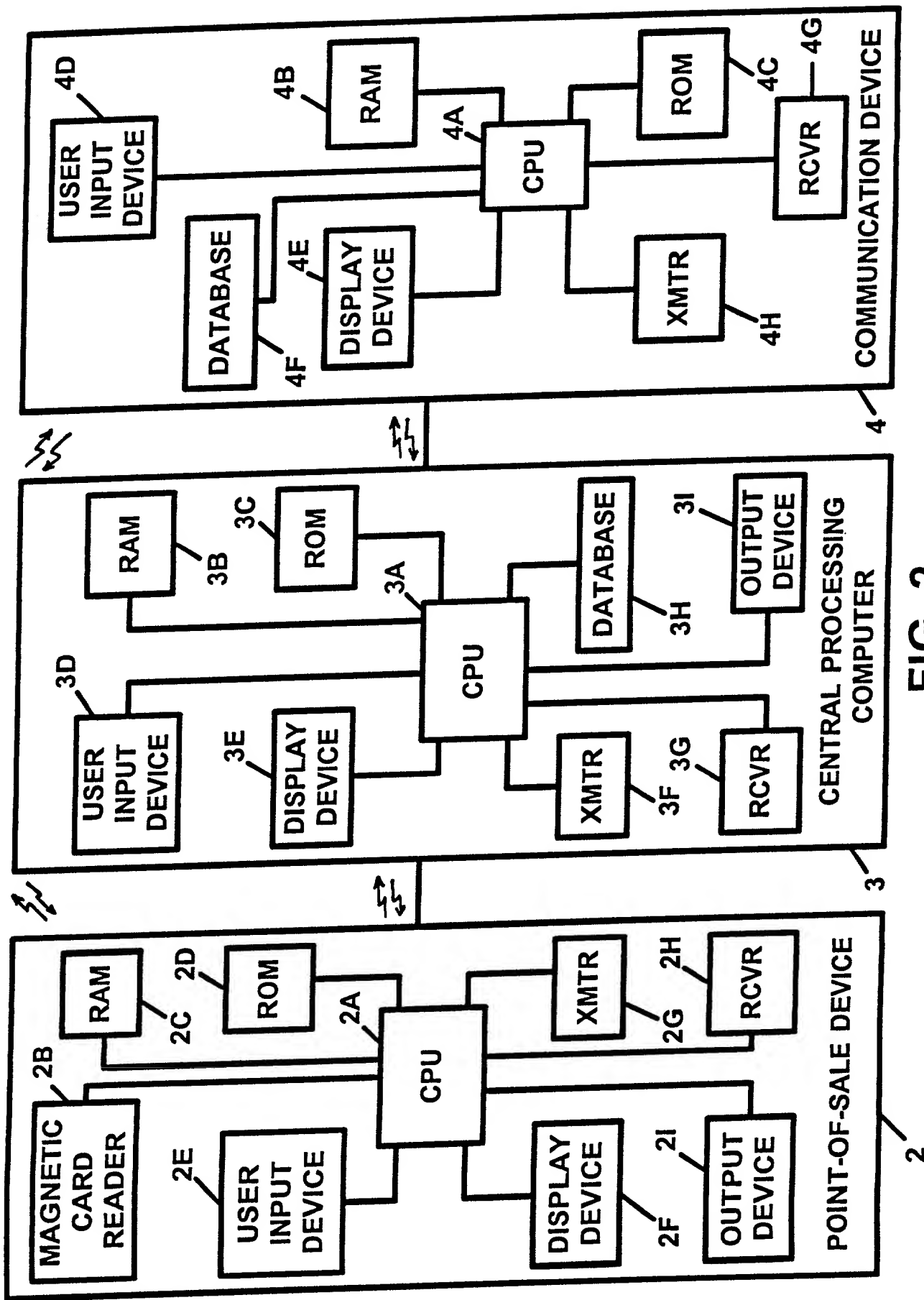


FIG. 2

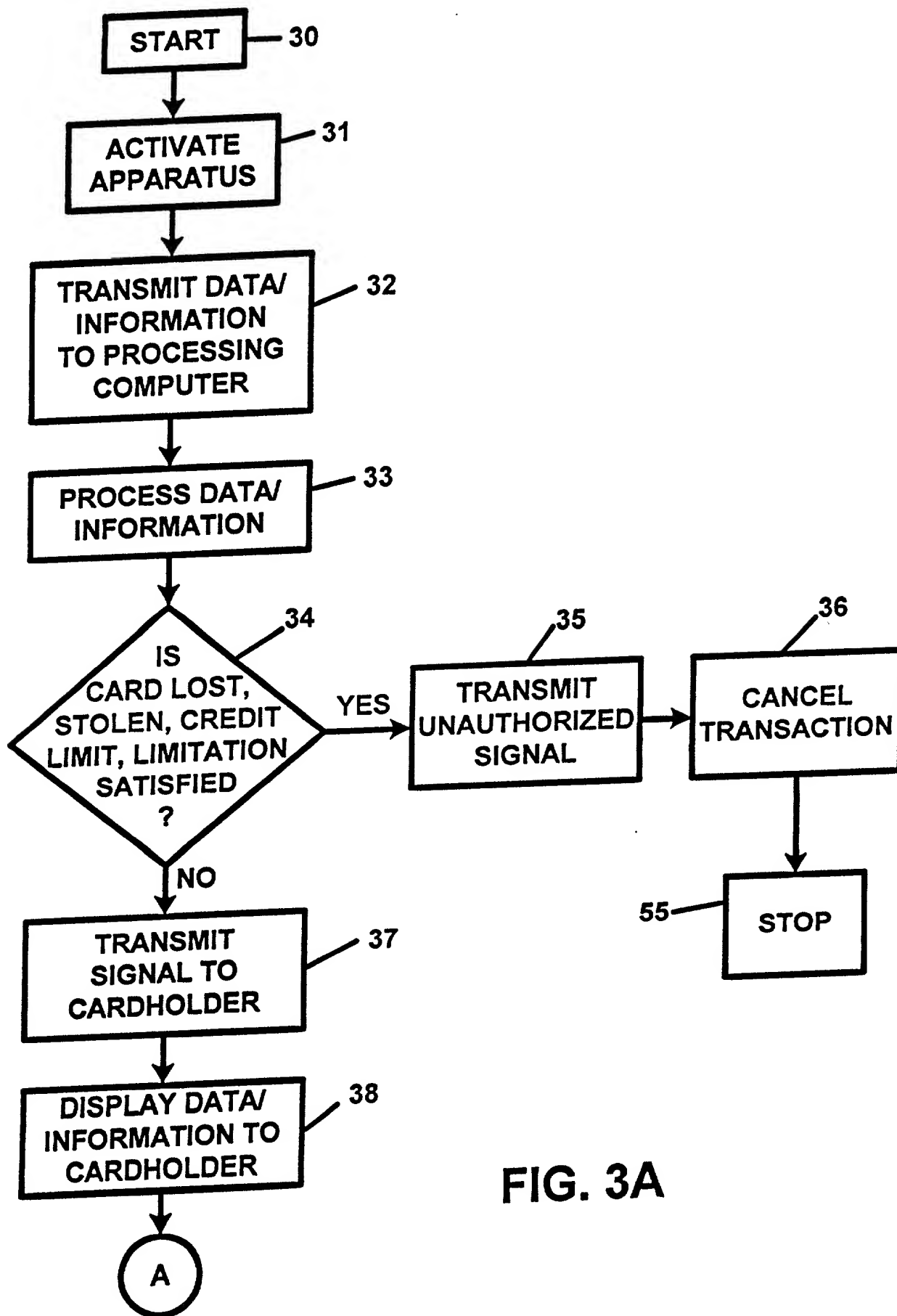


FIG. 3A

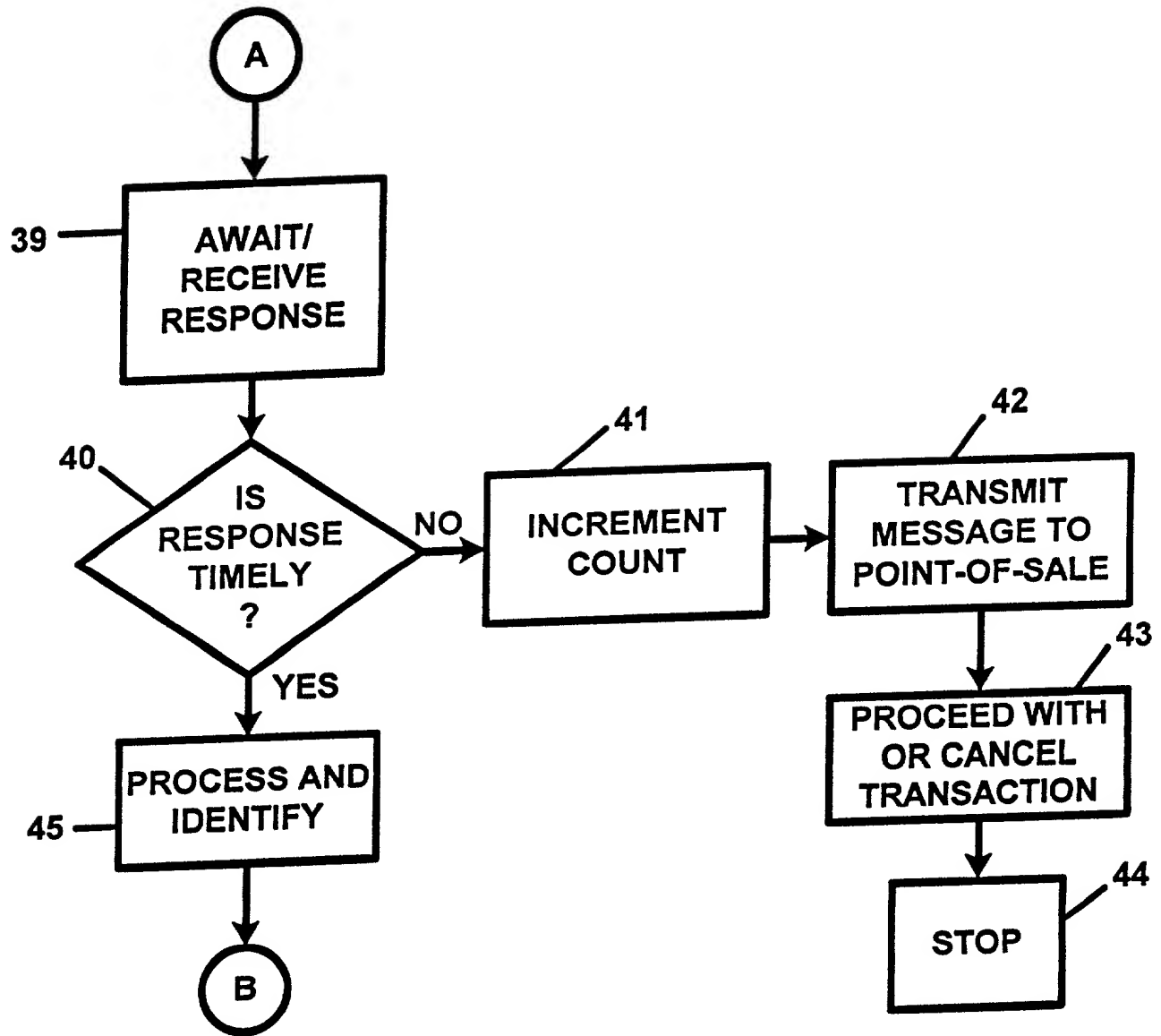


FIG. 3B

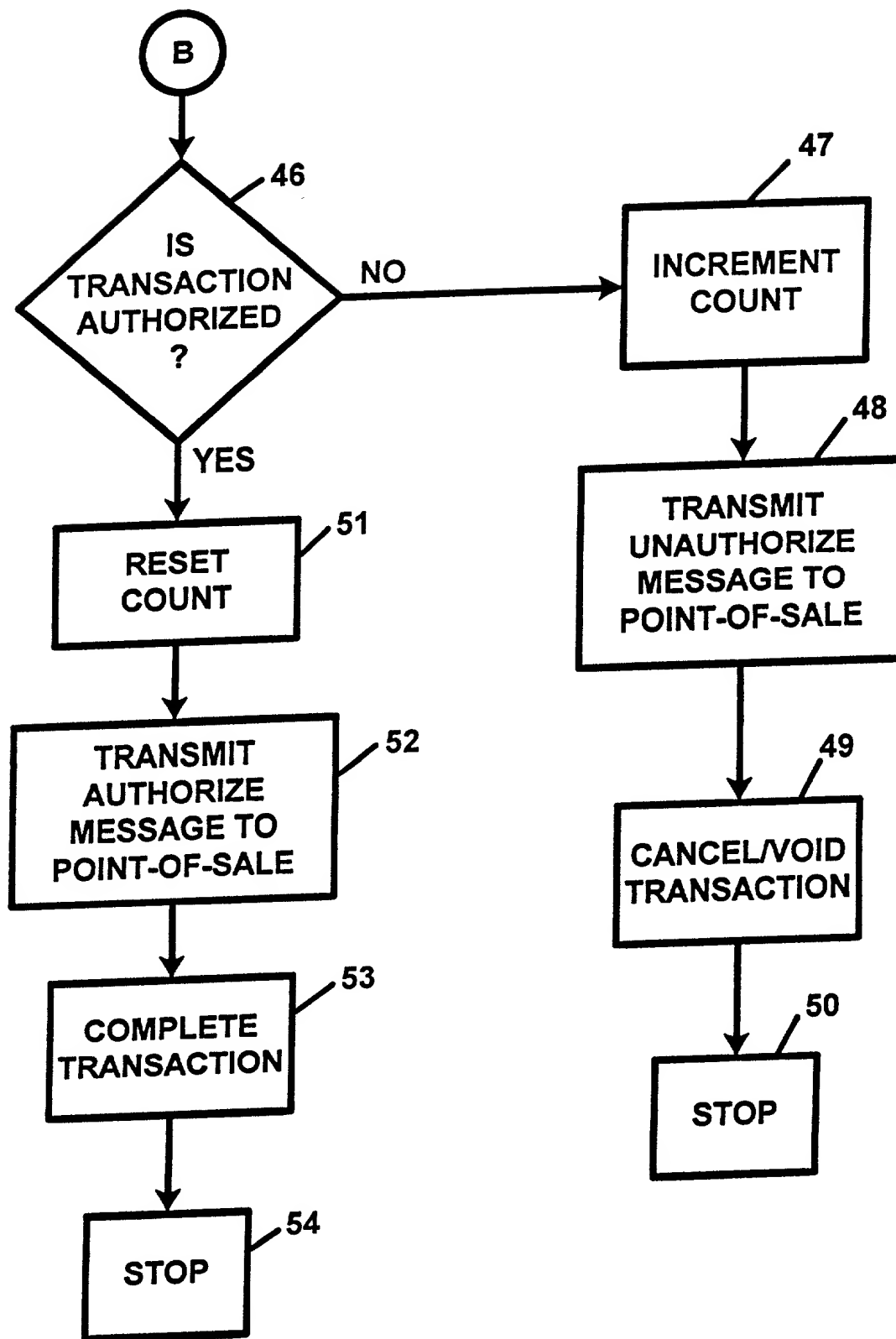


FIG. 3C

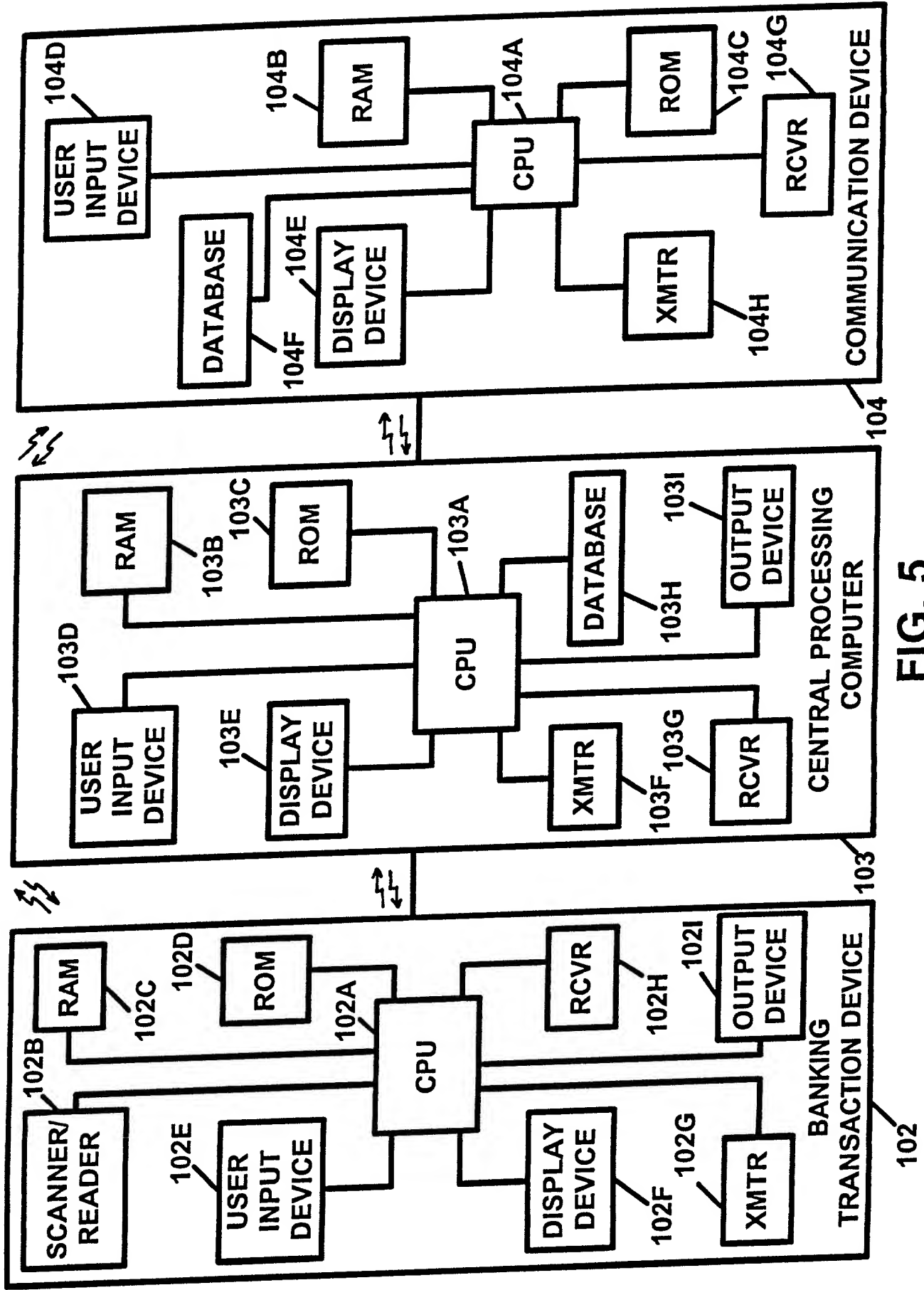


FIG. 5

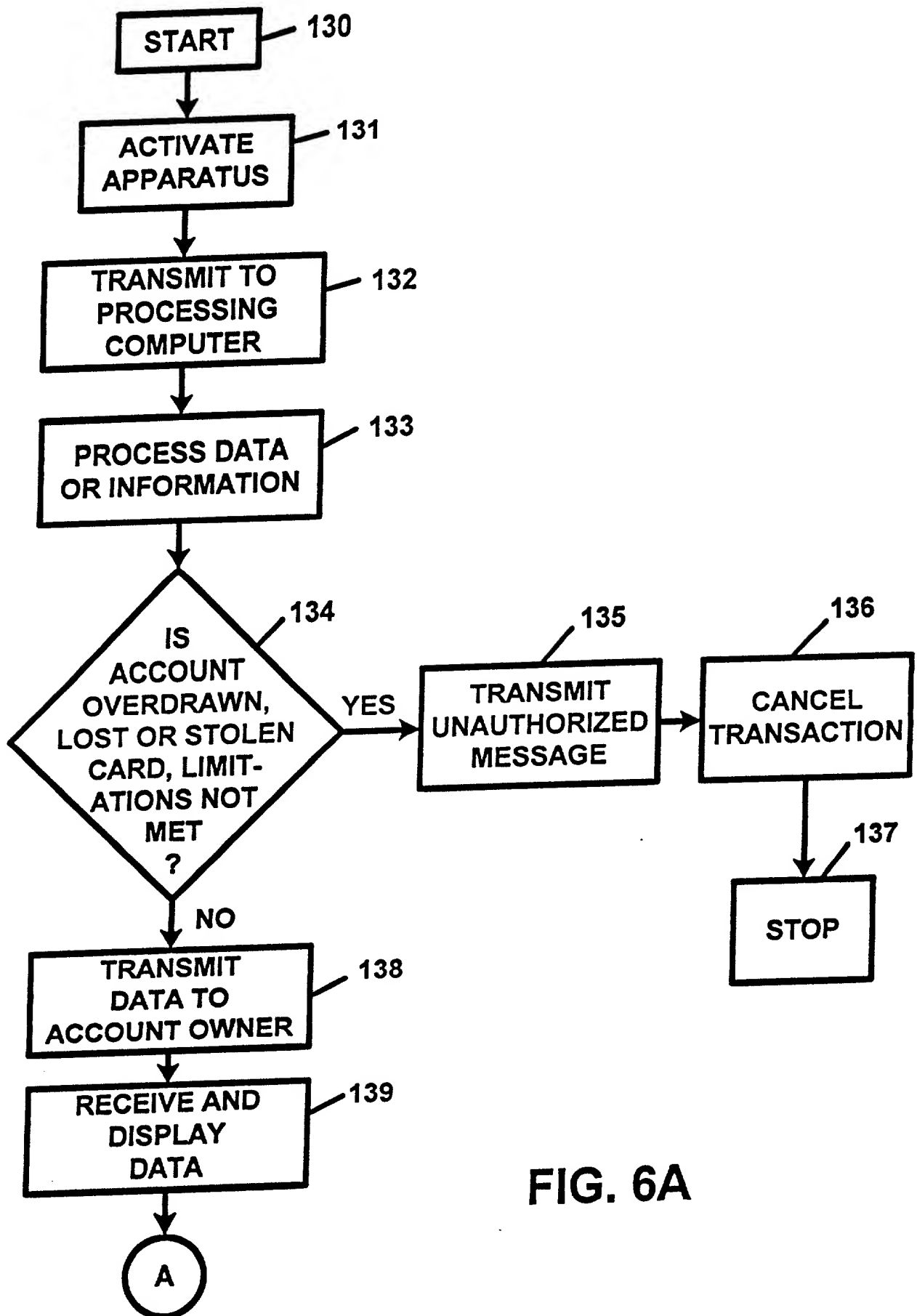


FIG. 6A

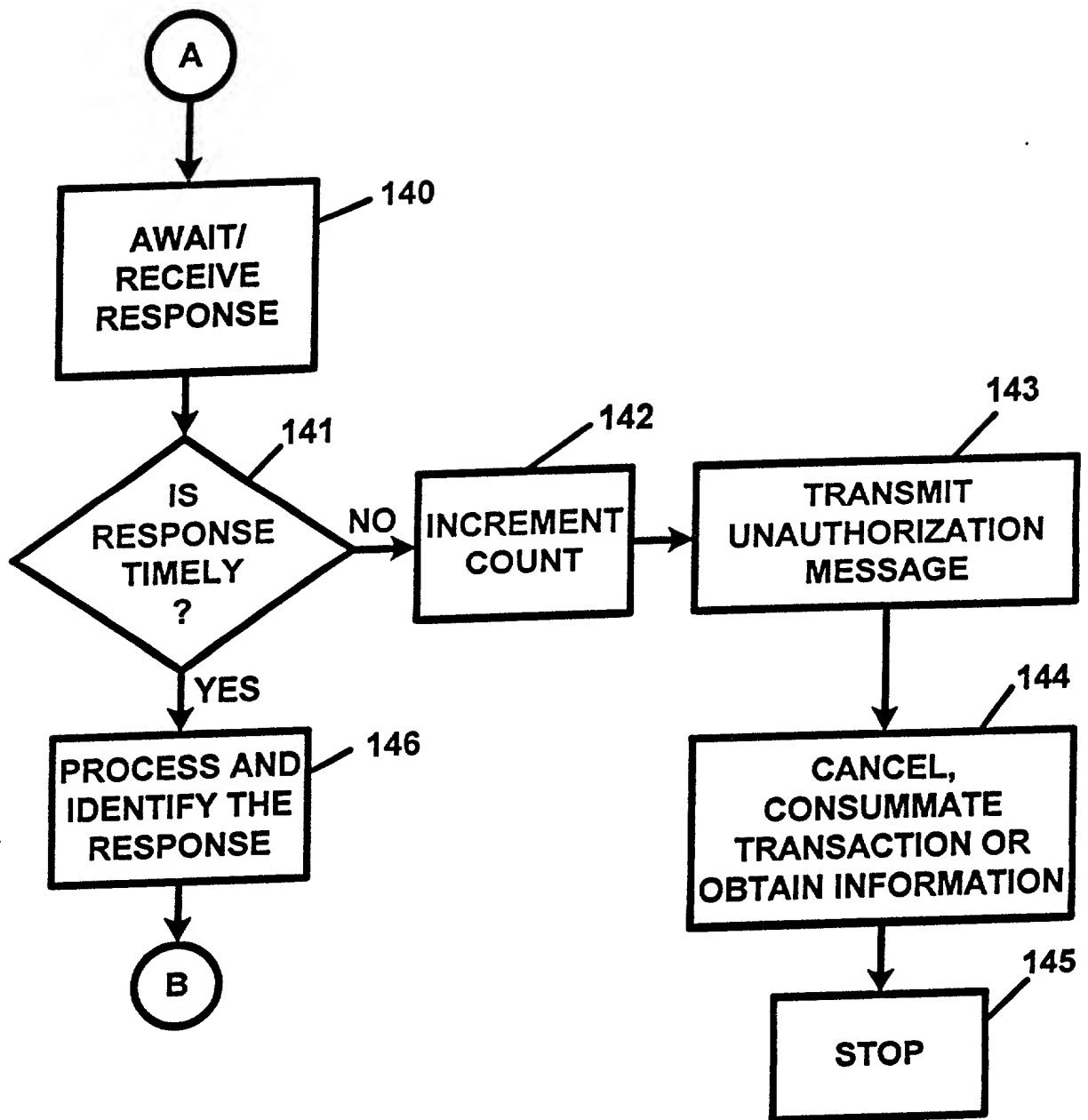


FIG. 6B

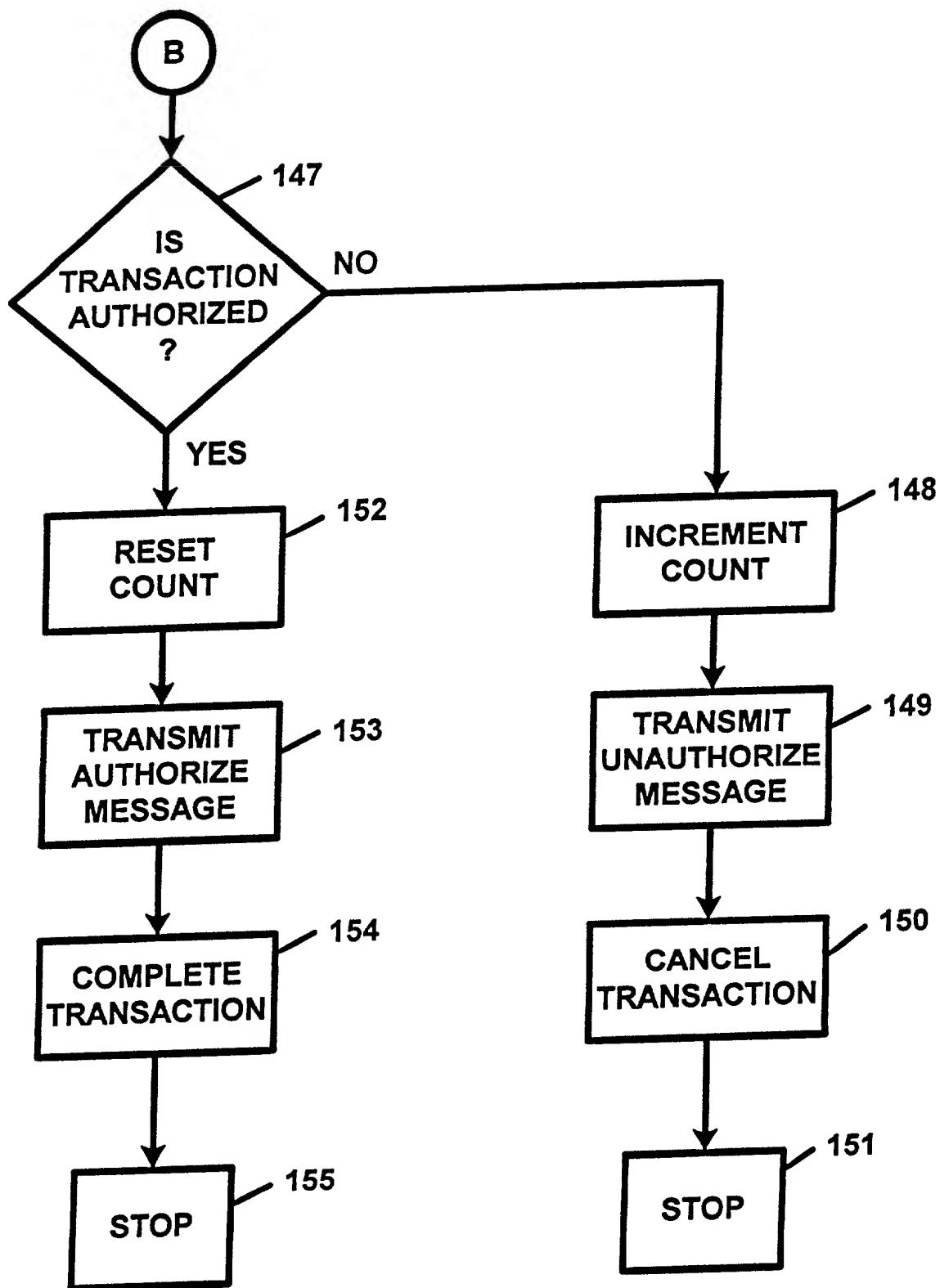


FIG. 6C

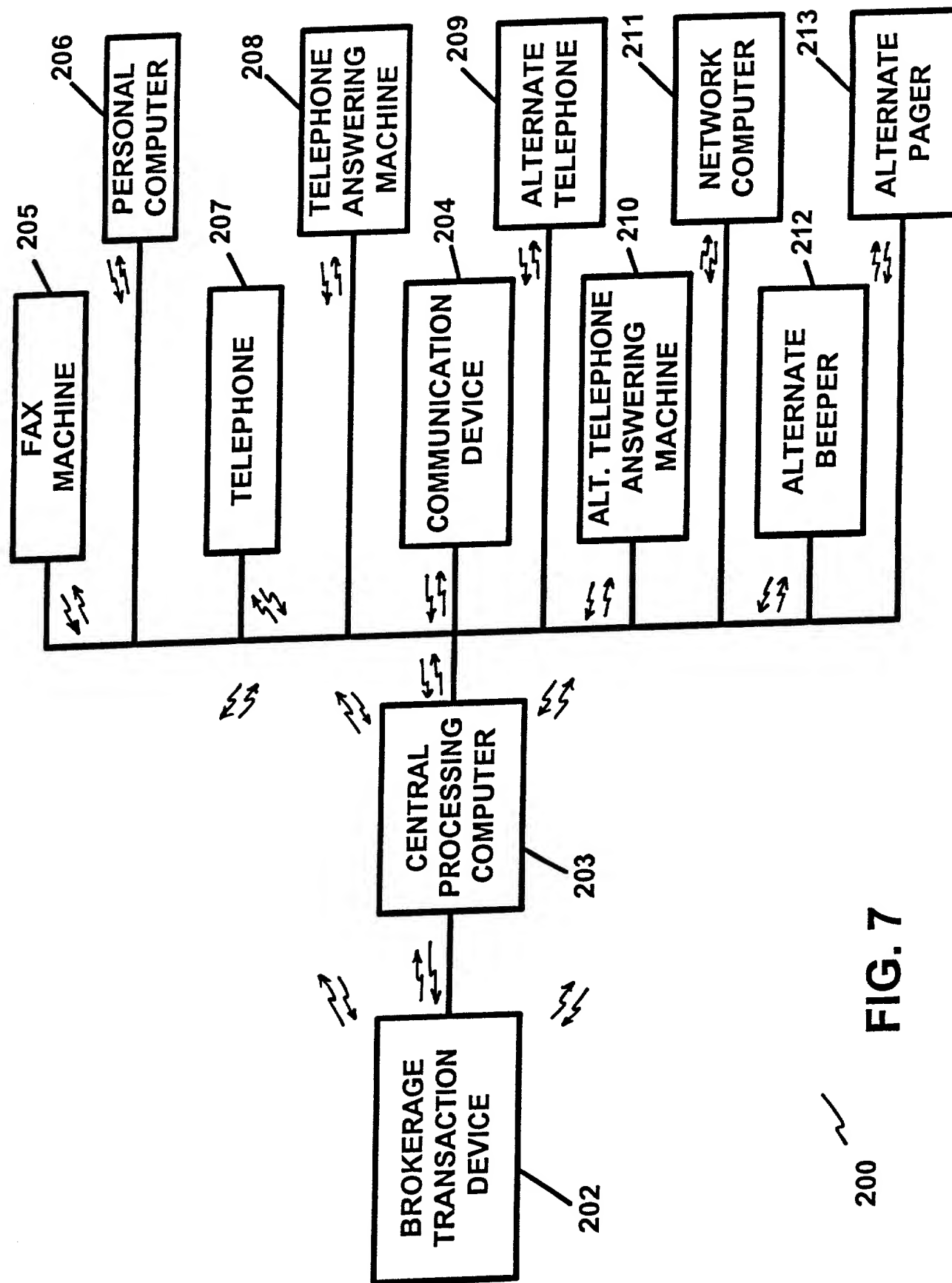


FIG. 7

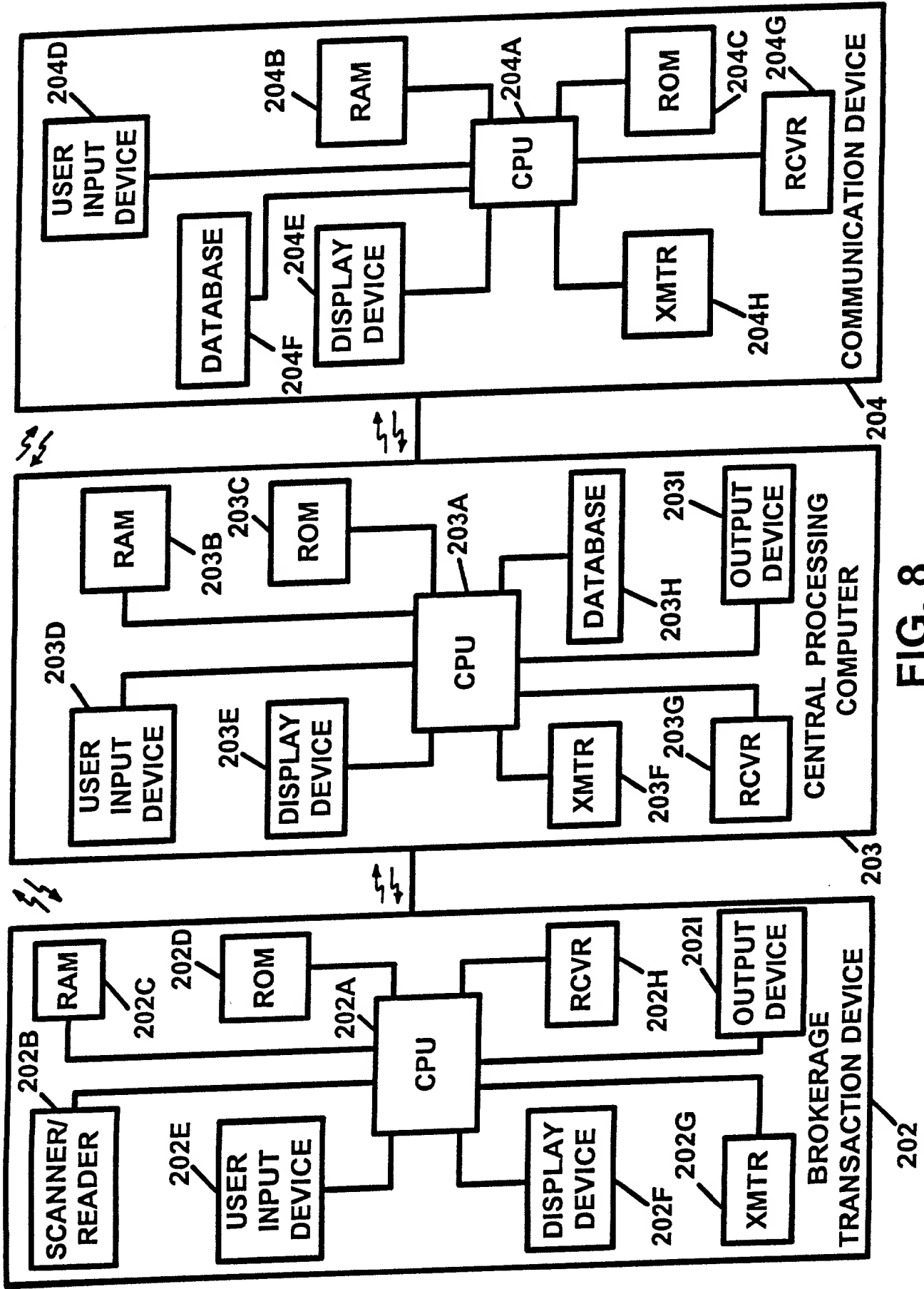


FIG. 8

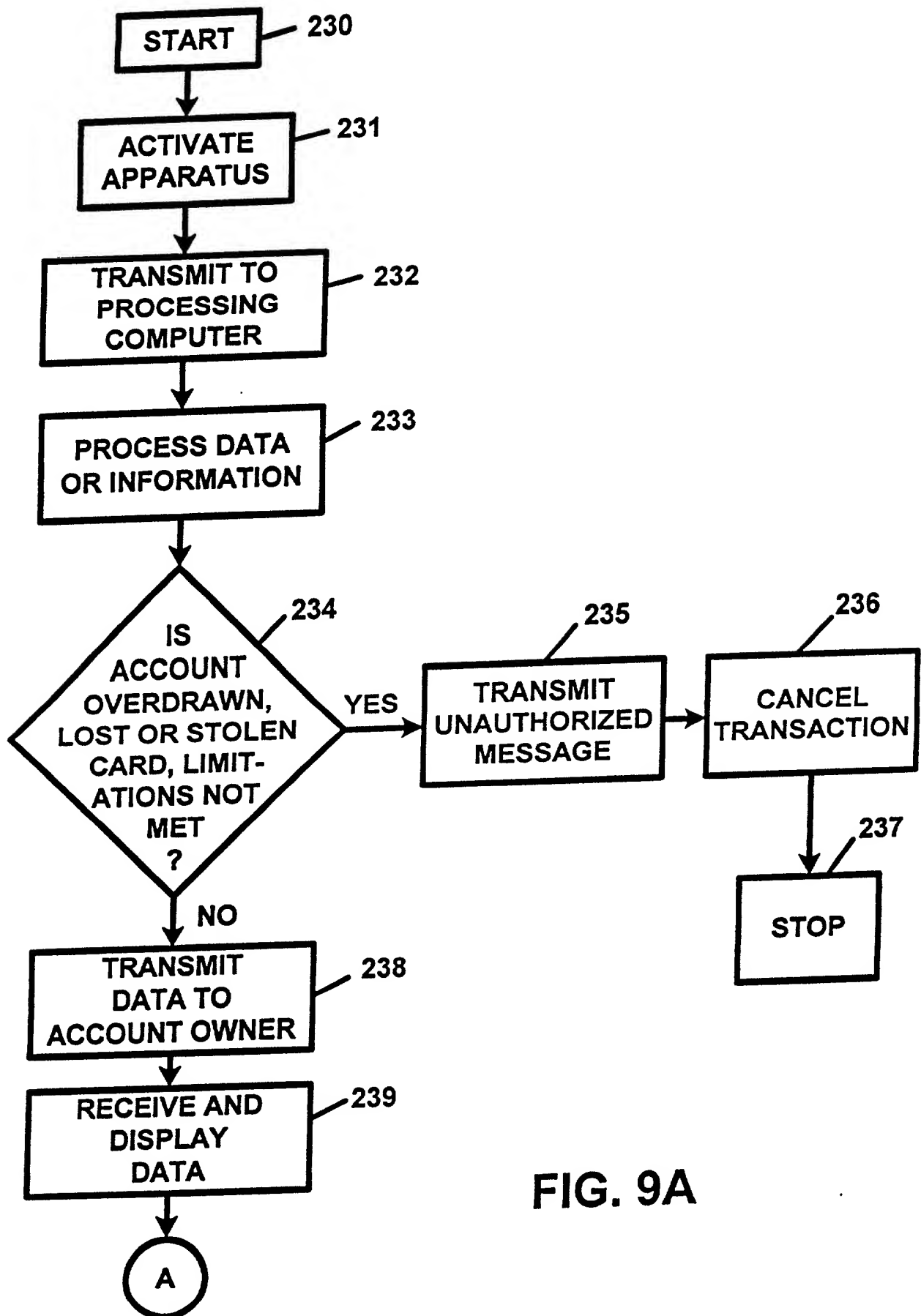


FIG. 9A

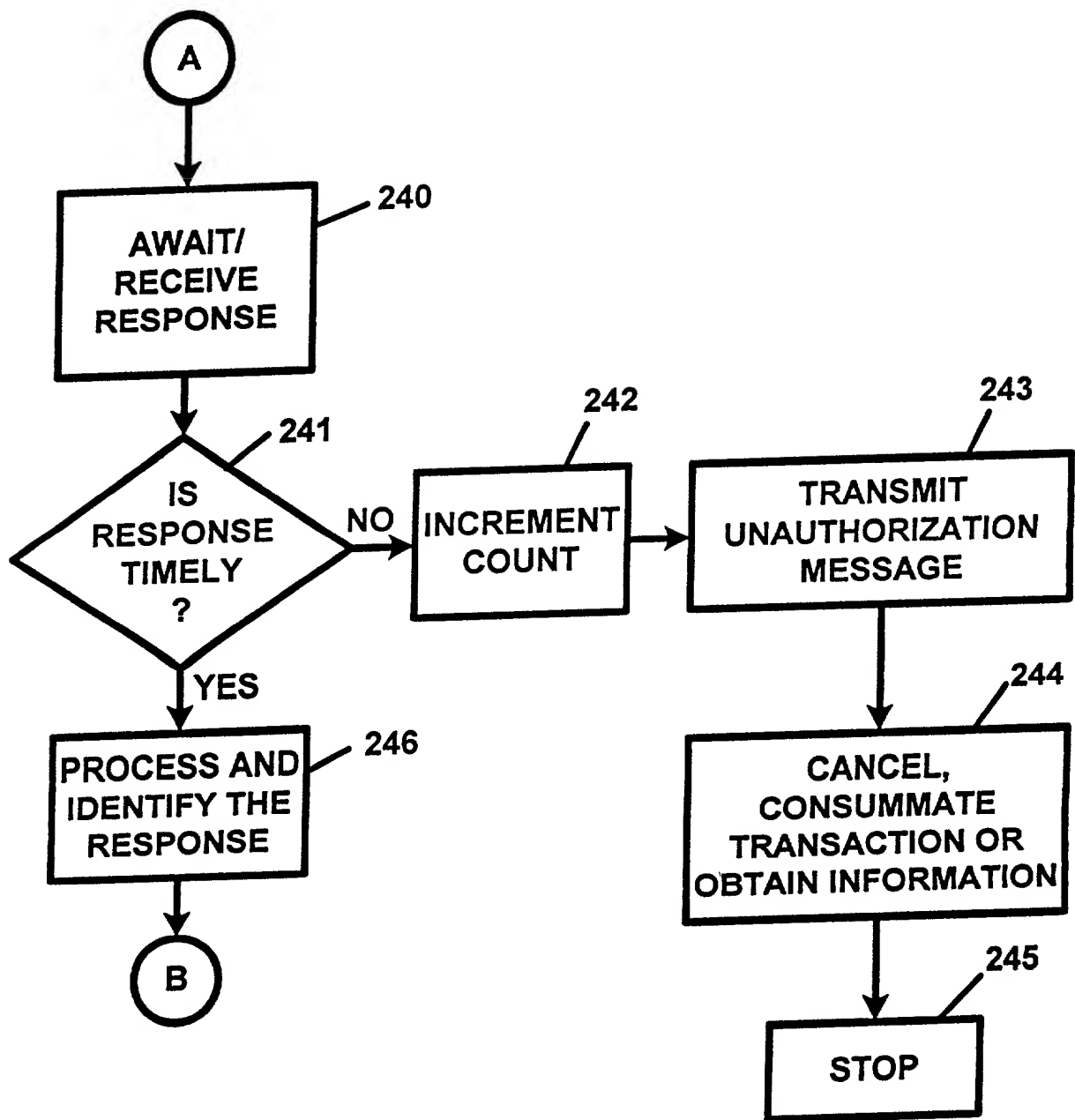


FIG. 9B

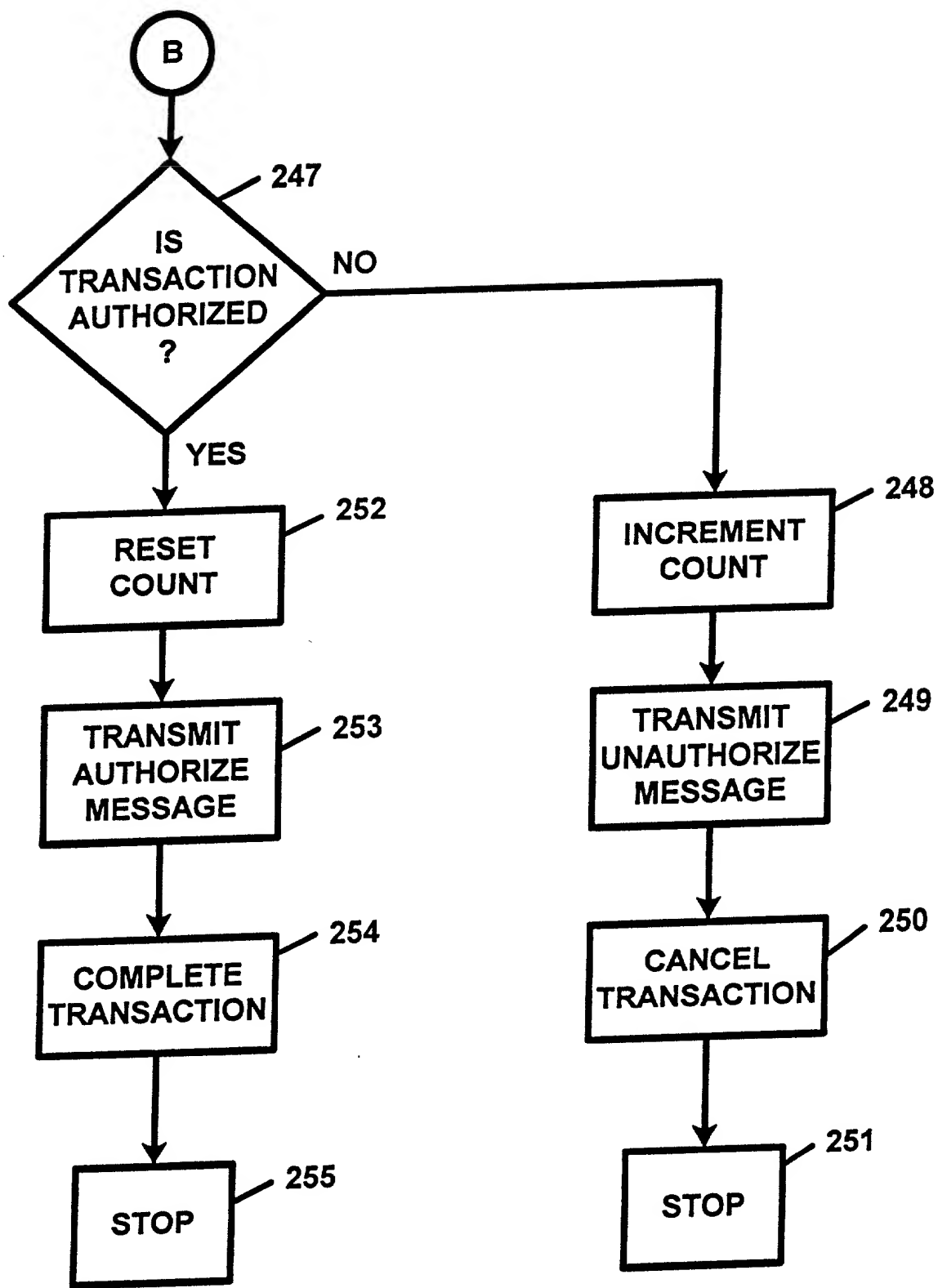


FIG. 9C

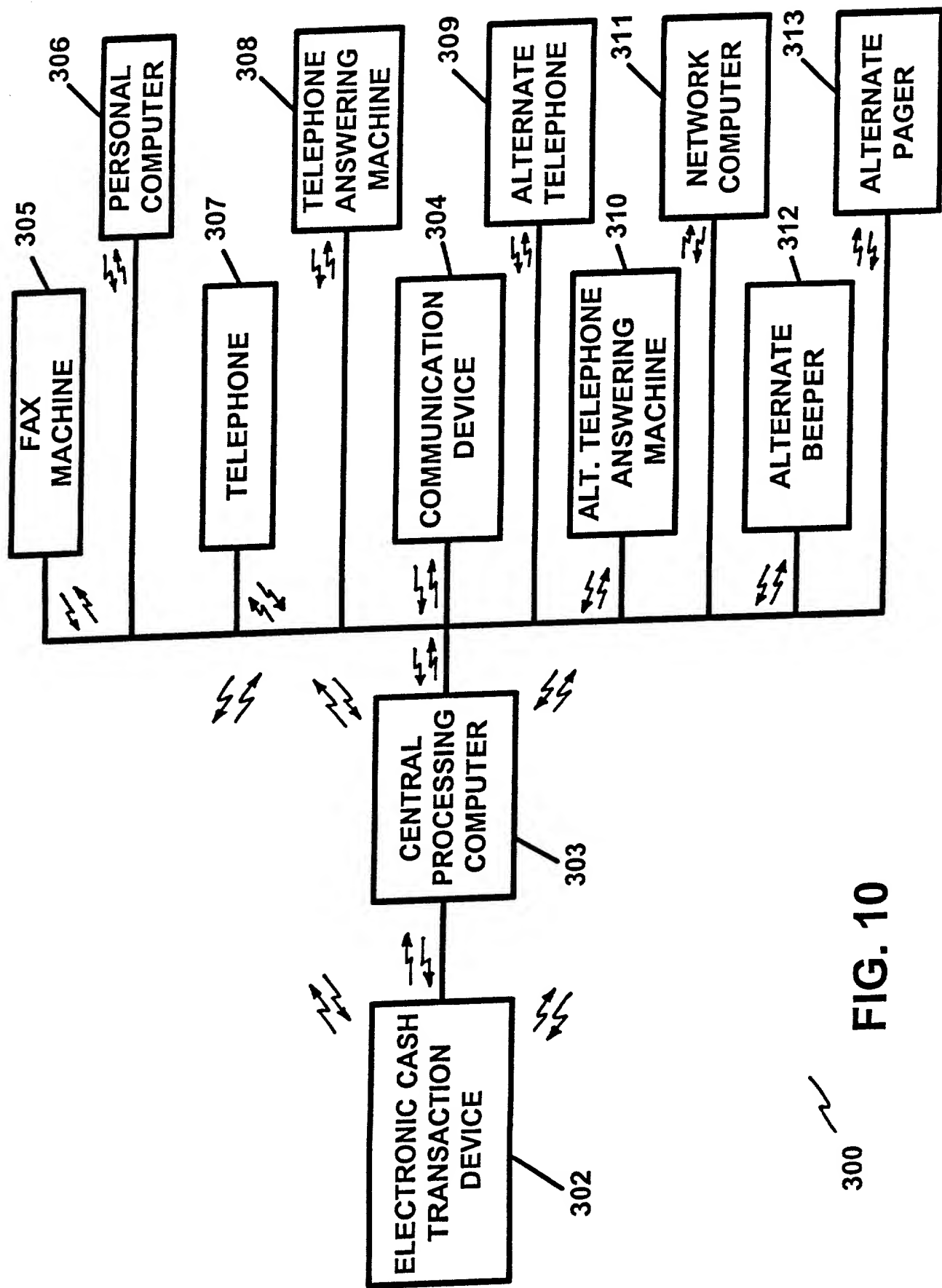


FIG. 10

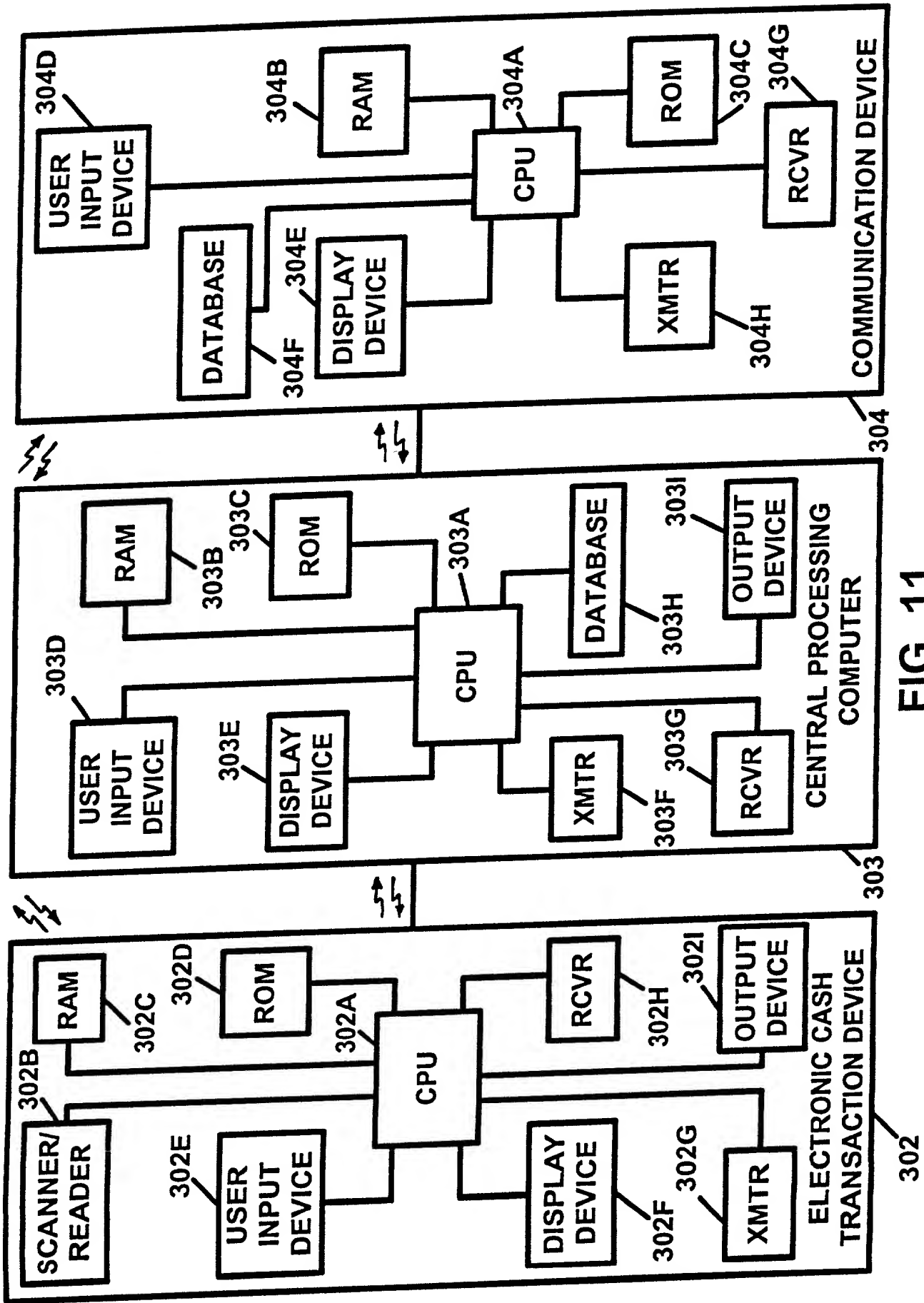


FIG. 11

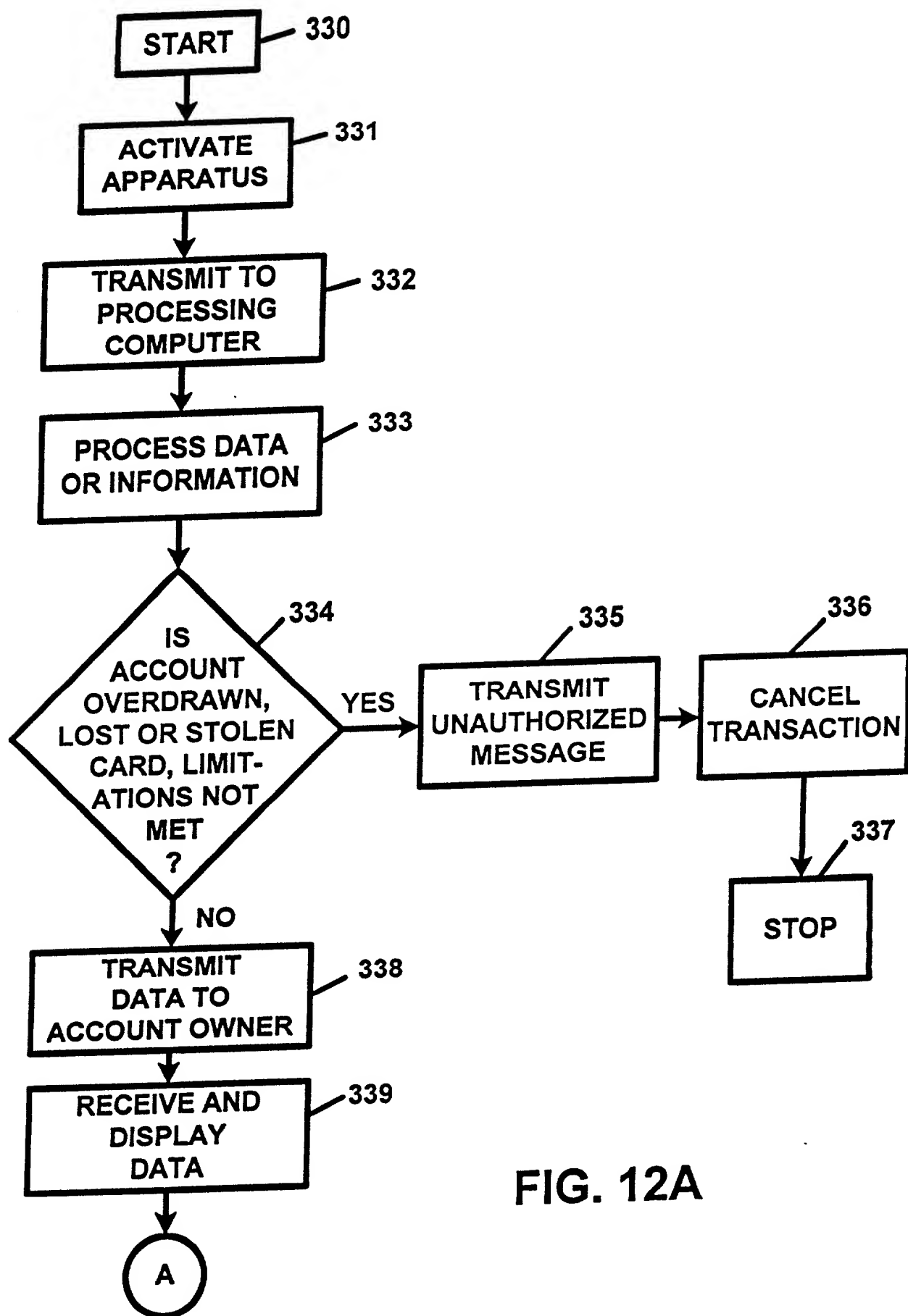


FIG. 12A

```

graph TD
    A((A)) --> 340[AWAIT/  
RECEIVE  
RESPONSE]
    340 --> 341{IS  
RESPONSE  
TIMELY  
?}
    341 -- YES --> 346[PROCESS AND  
IDENTIFY THE  
RESPONSE]
    346 --> B((B))
    341 -- NO --> 342[INCREMENT  
COUNT]
    342 --> 343[TRANSMIT  
UNAUTHORIZATION  
MESSAGE]
    343 --> 344[CANCEL,  
CONSUMMATE  
TRANSACTION OR  
OBTAIN INFORMATION]
    344 --> 345[STOP]
  
```

FIG. 12B

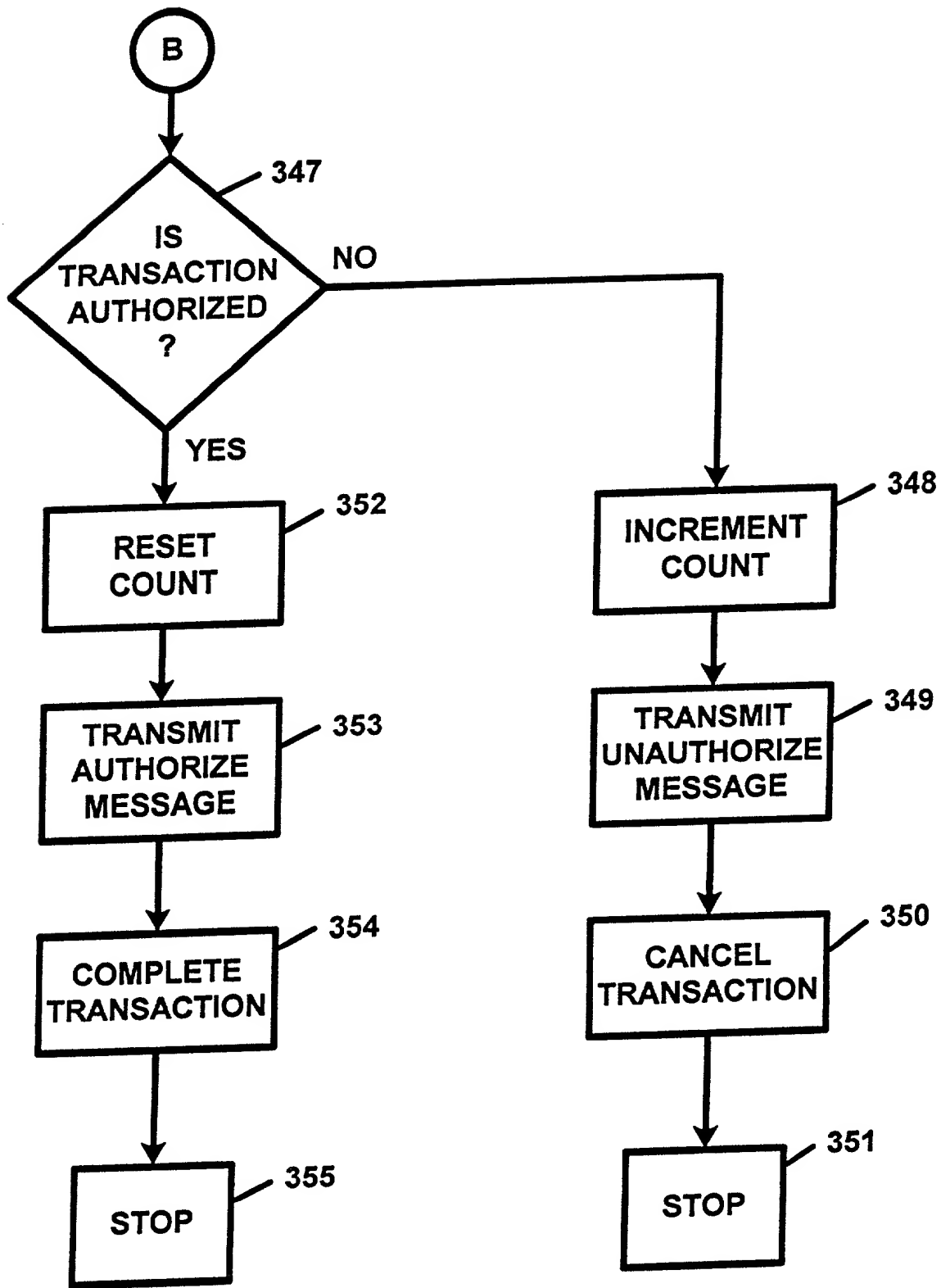


FIG. 12C

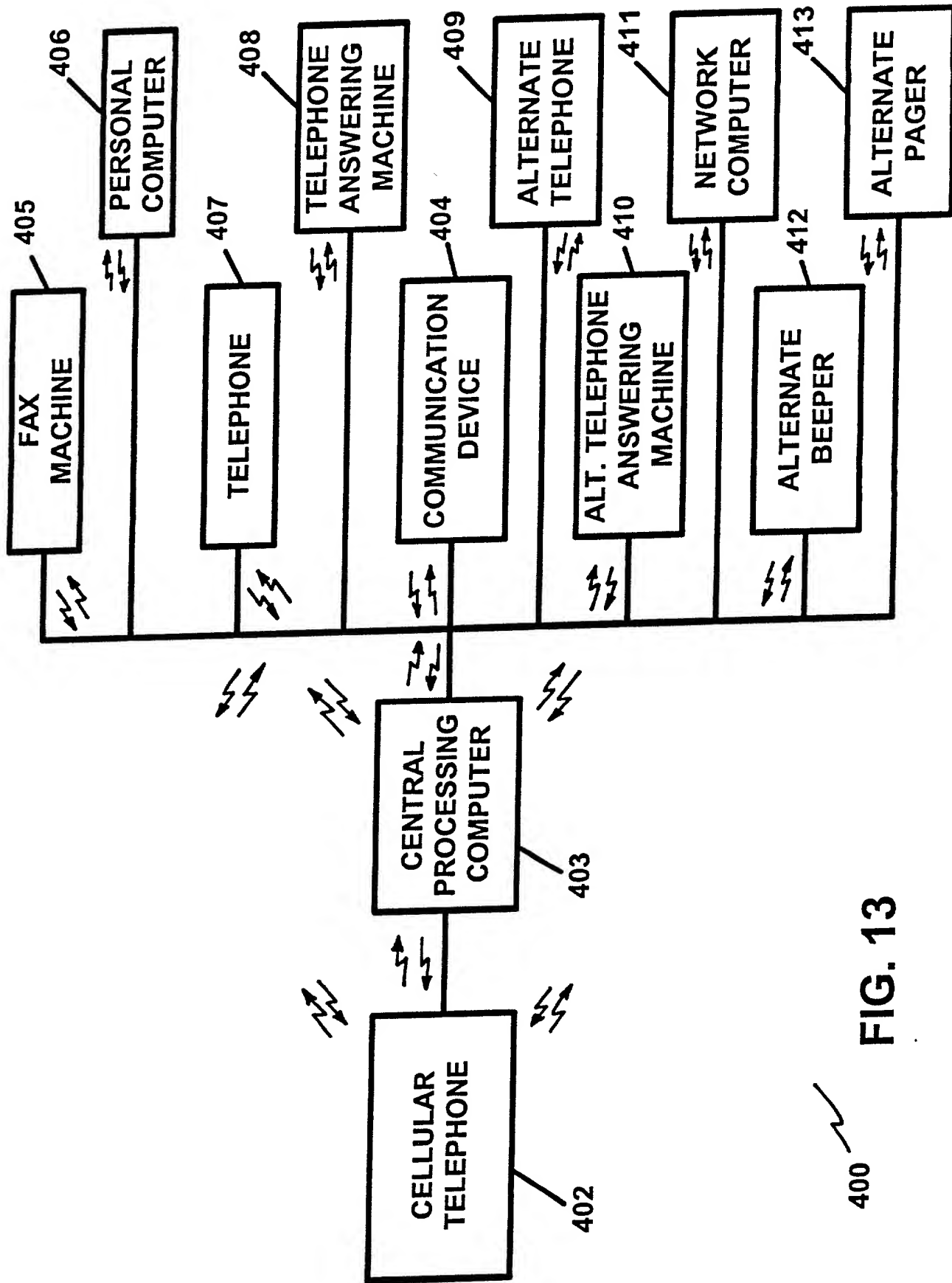


FIG. 13

400

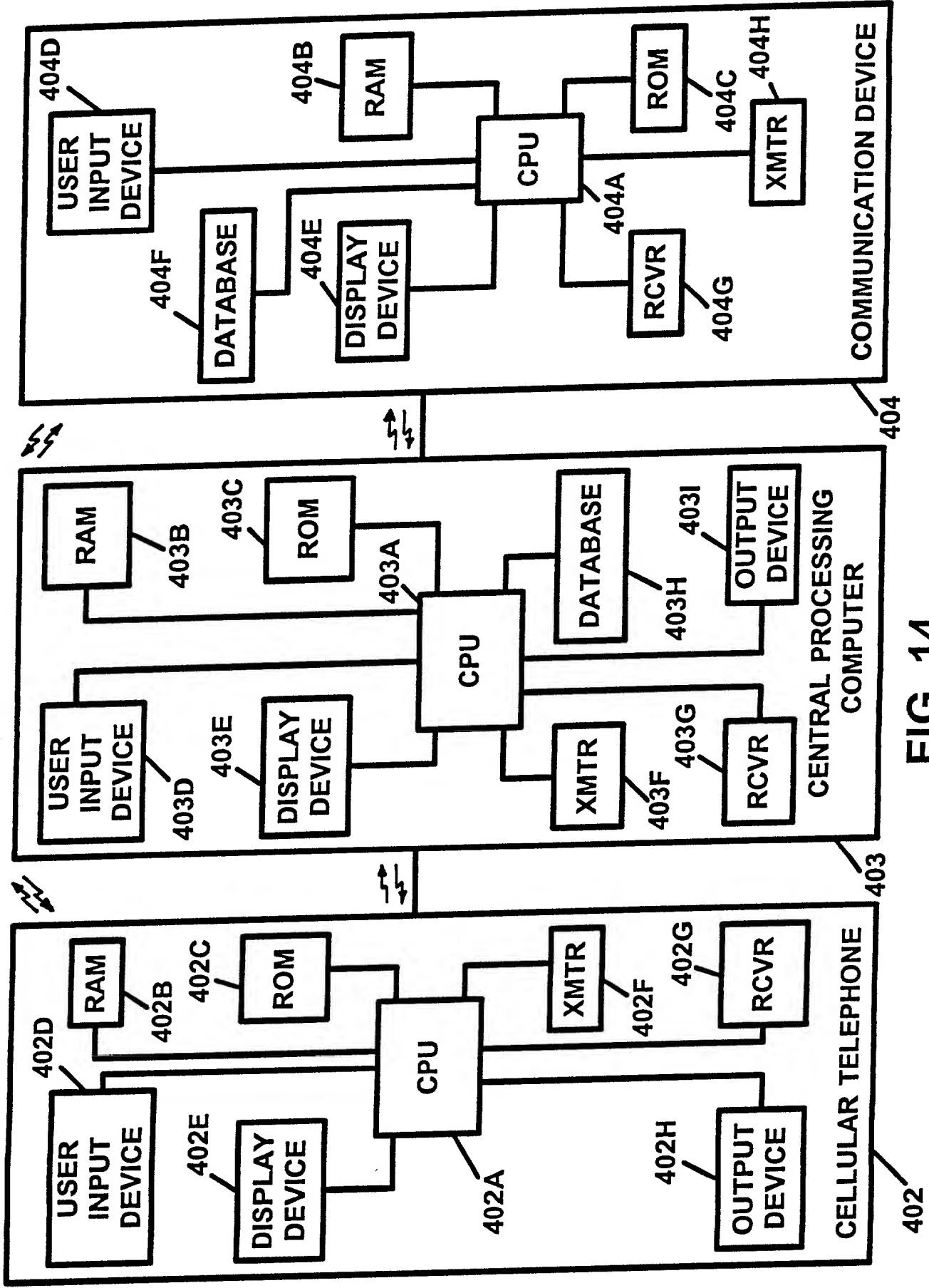
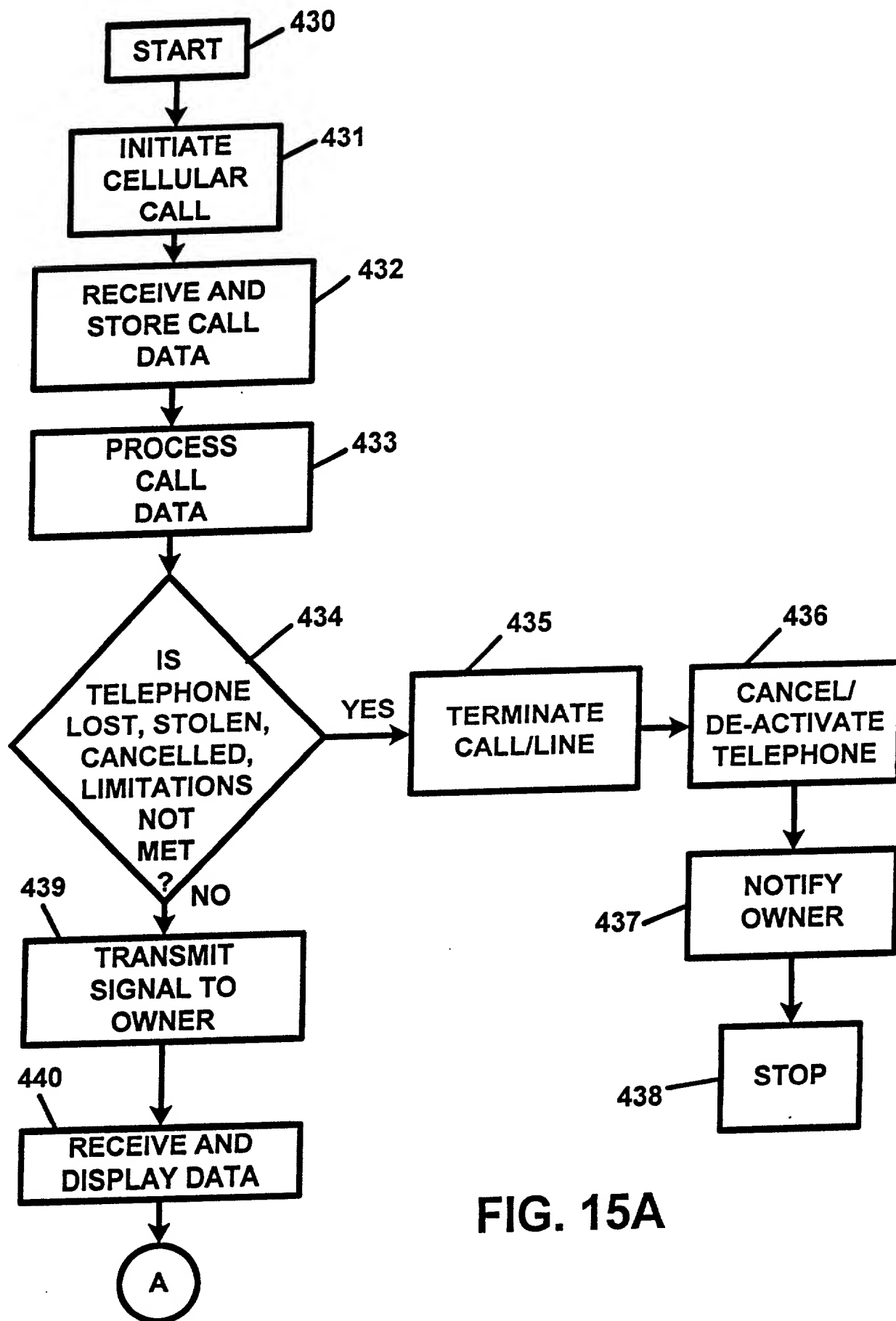


FIG. 14



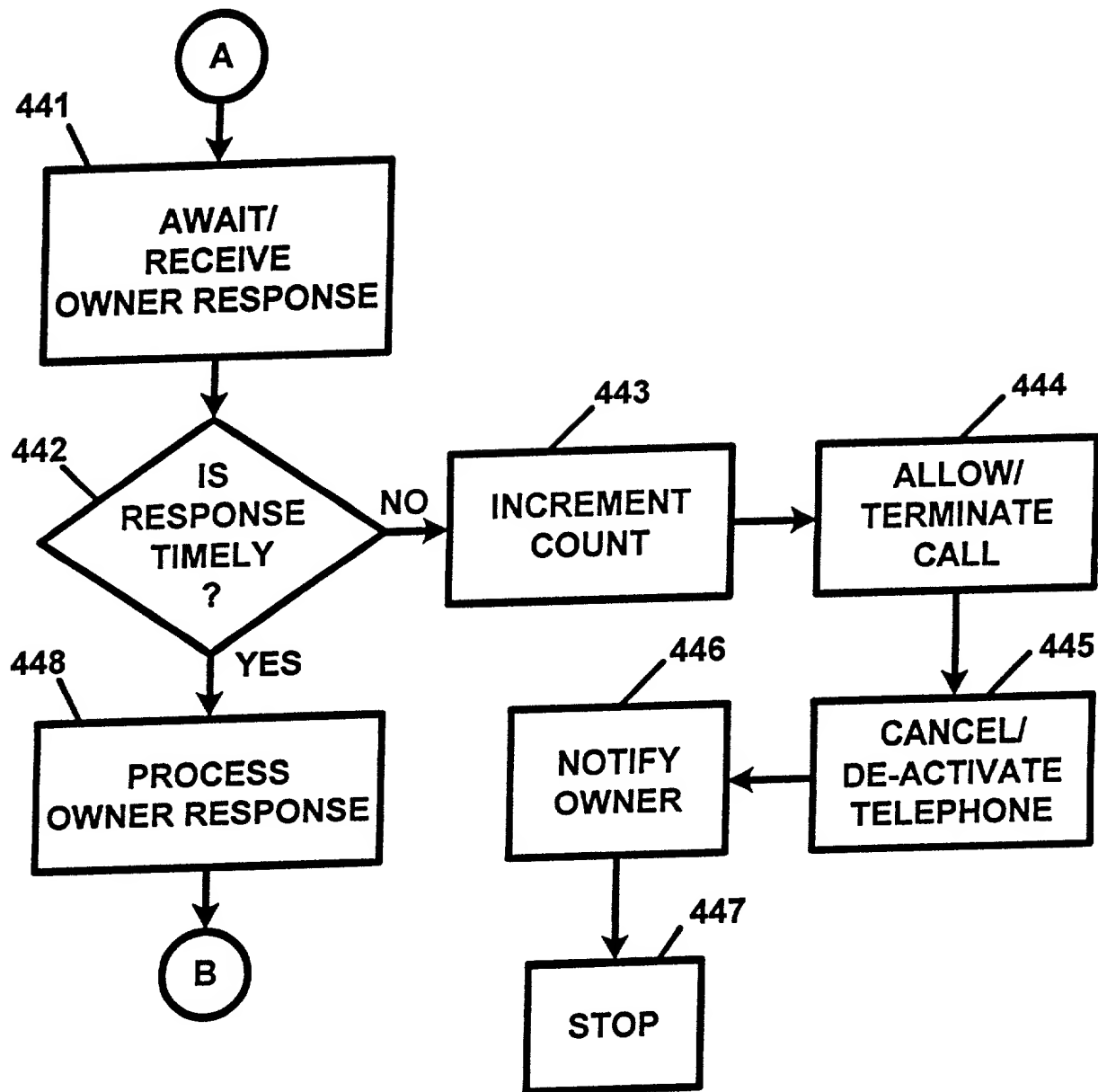


FIG. 15B

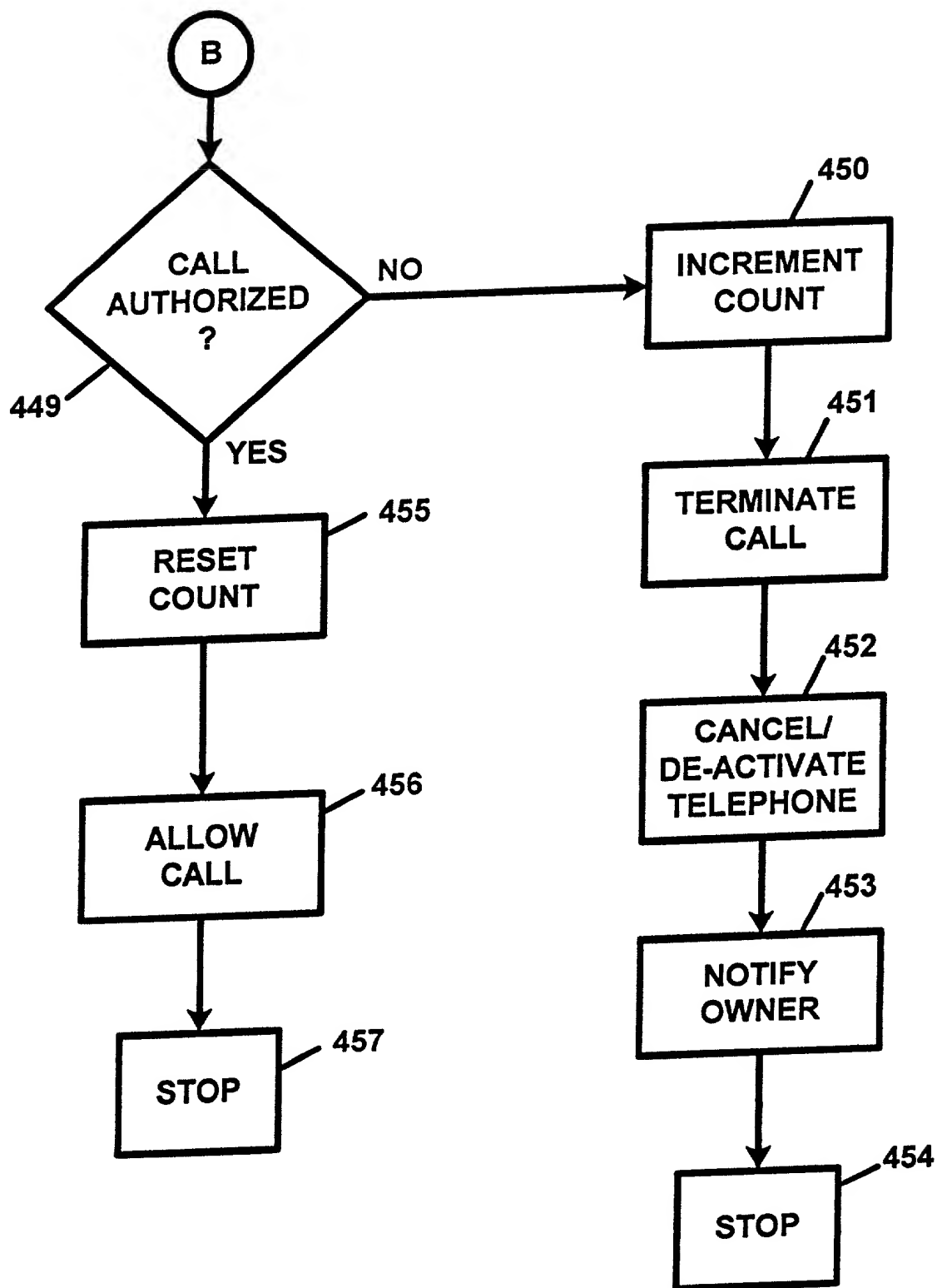


FIG. 15C

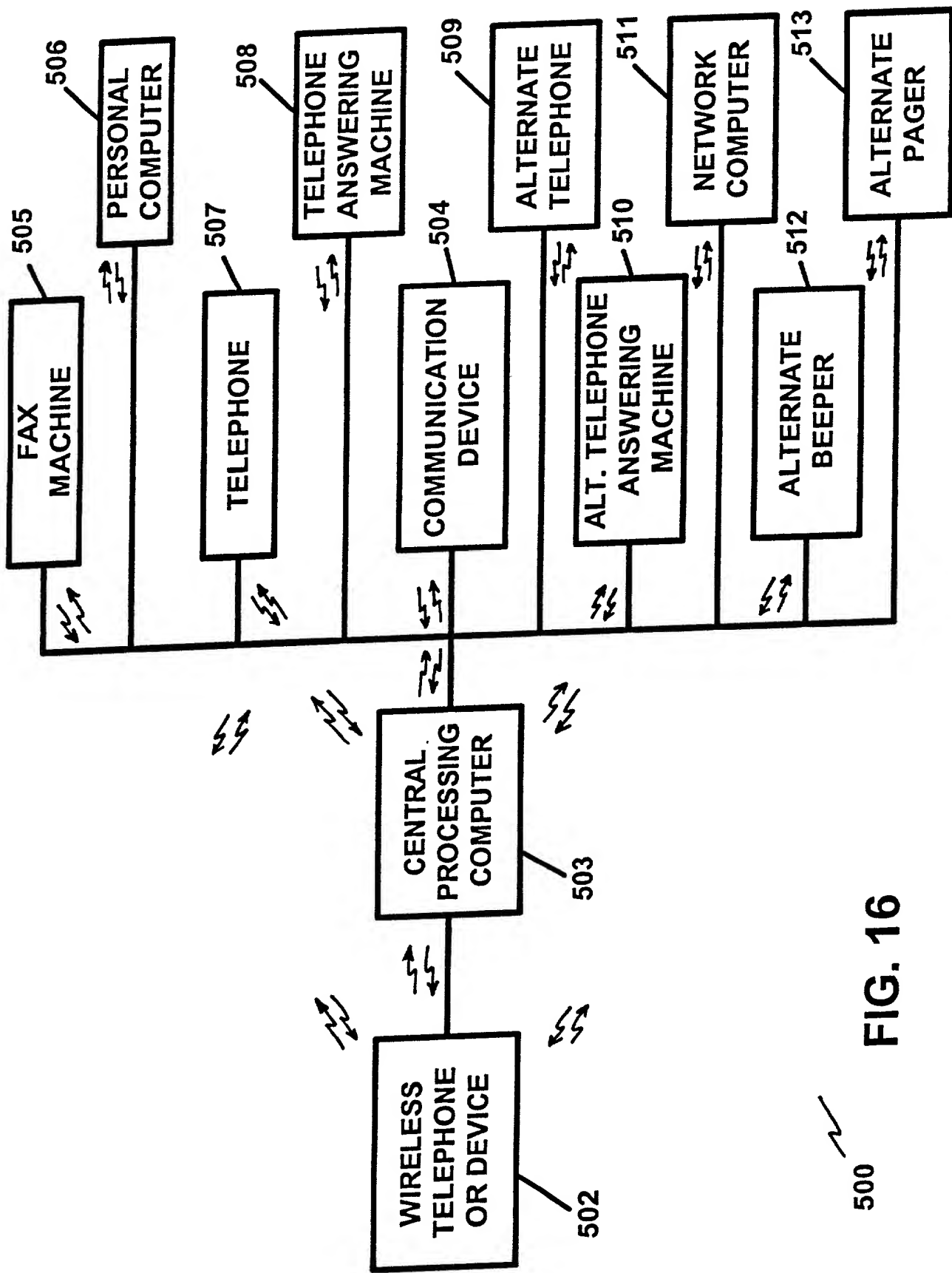


FIG. 16

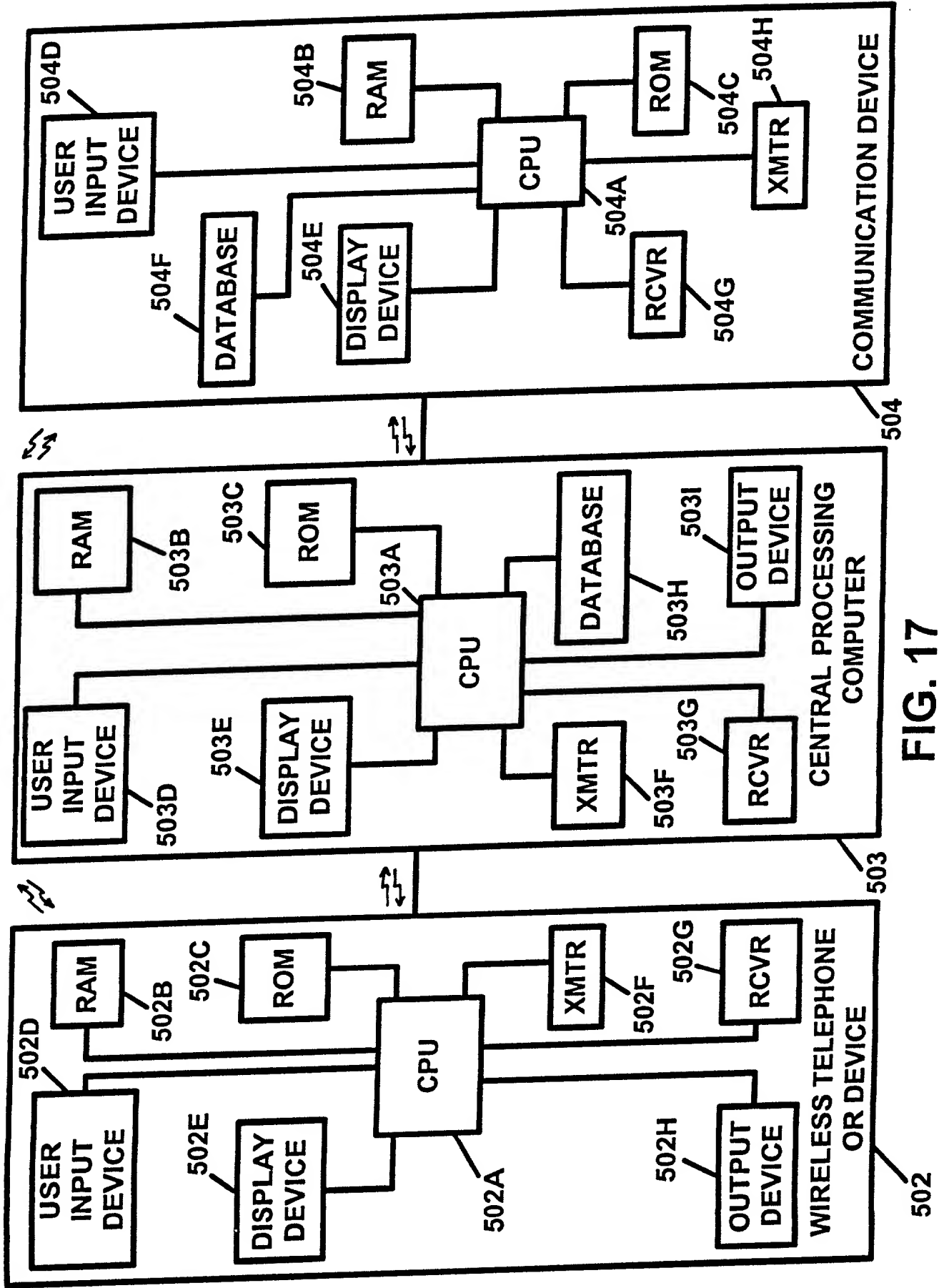


FIG. 17

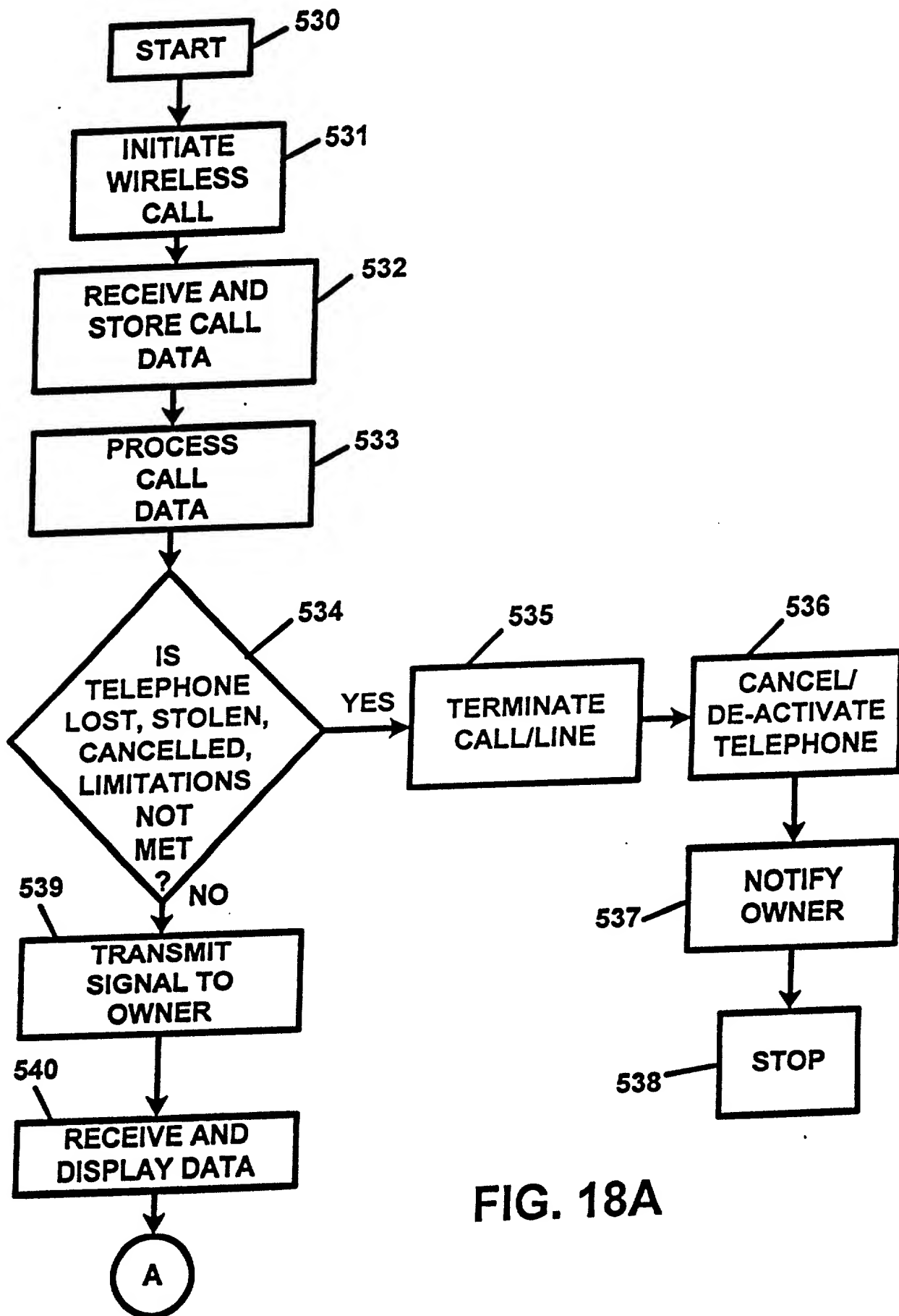


FIG. 18A

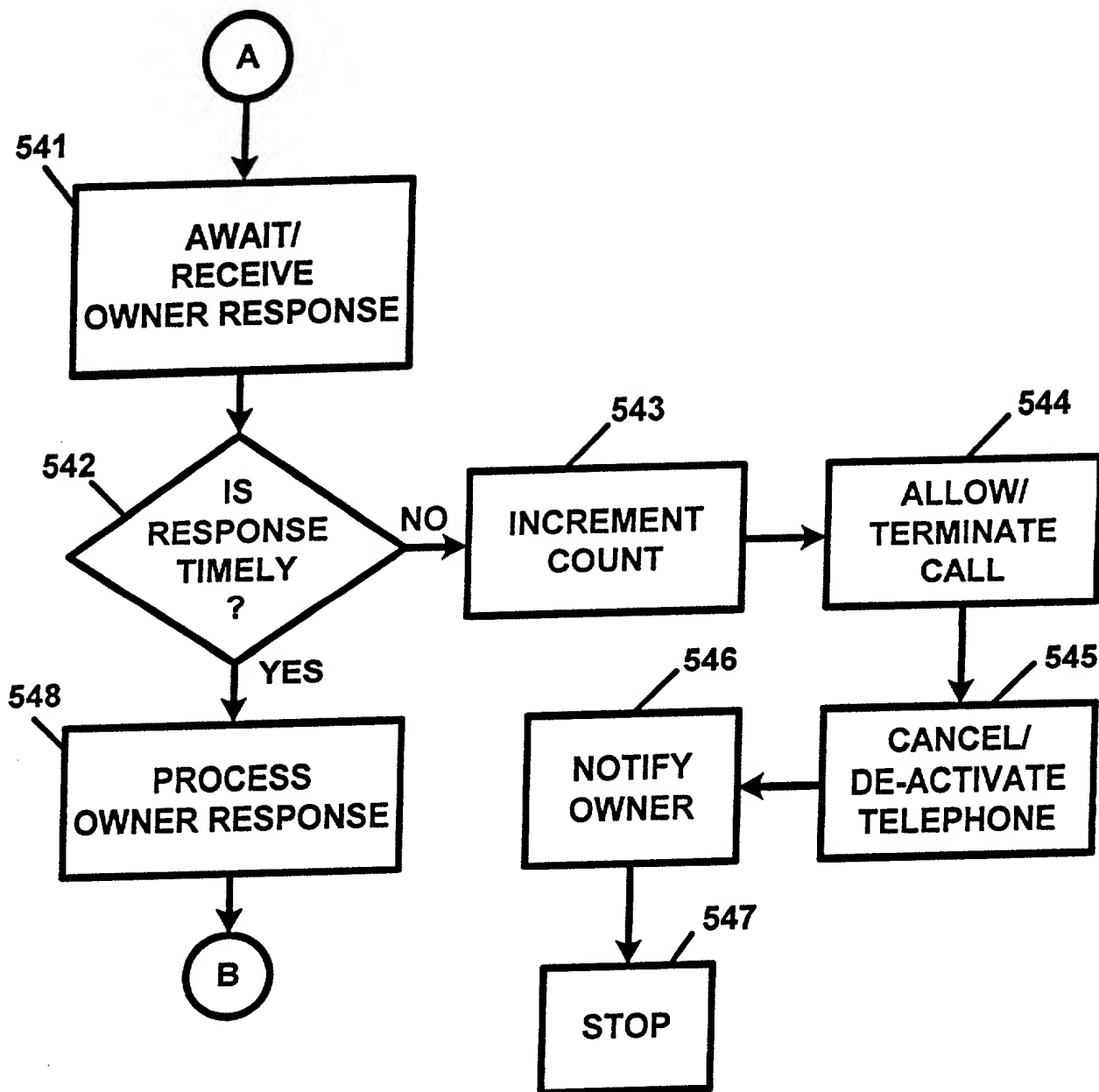


FIG. 18B

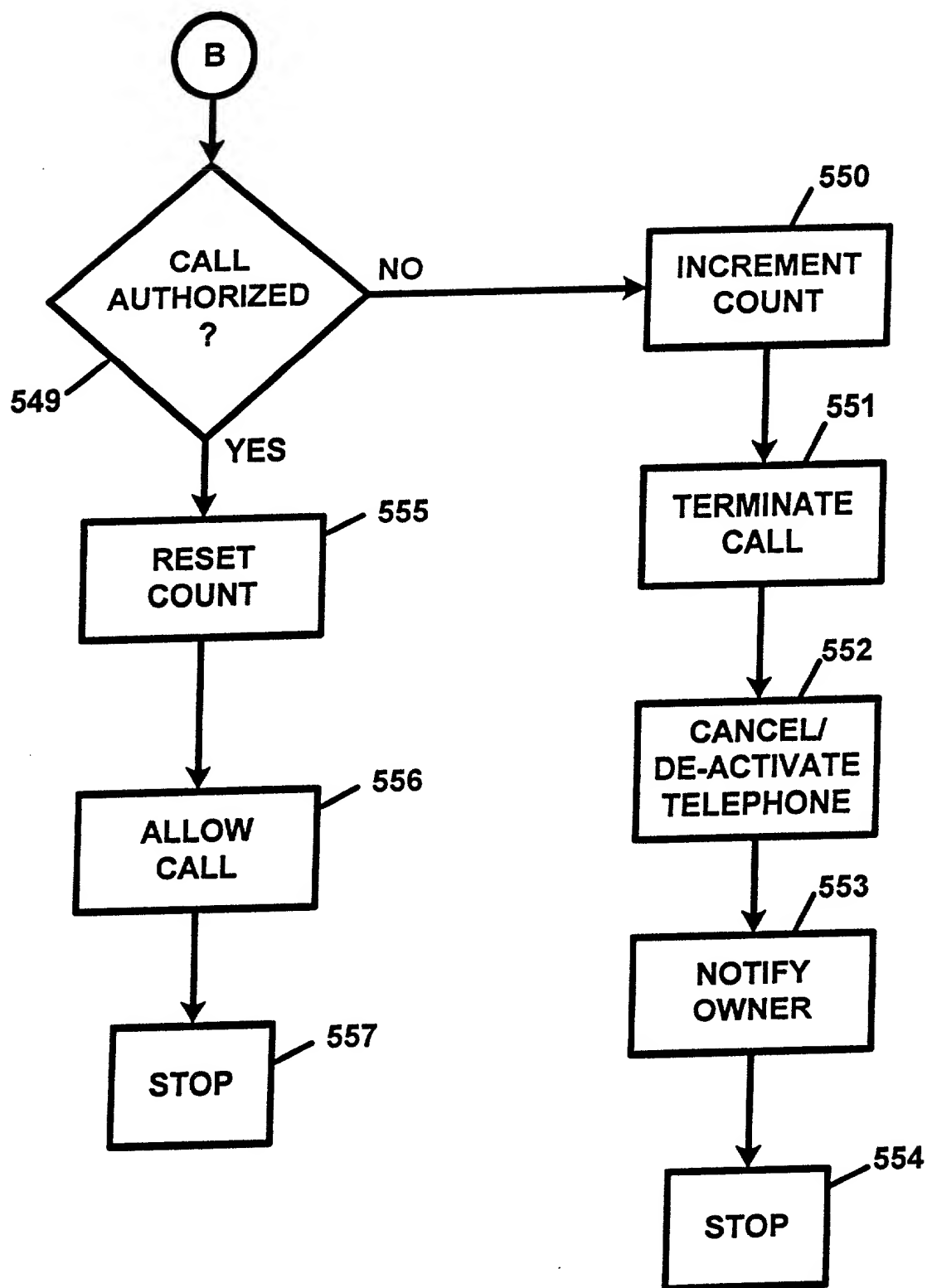


FIG. 18C

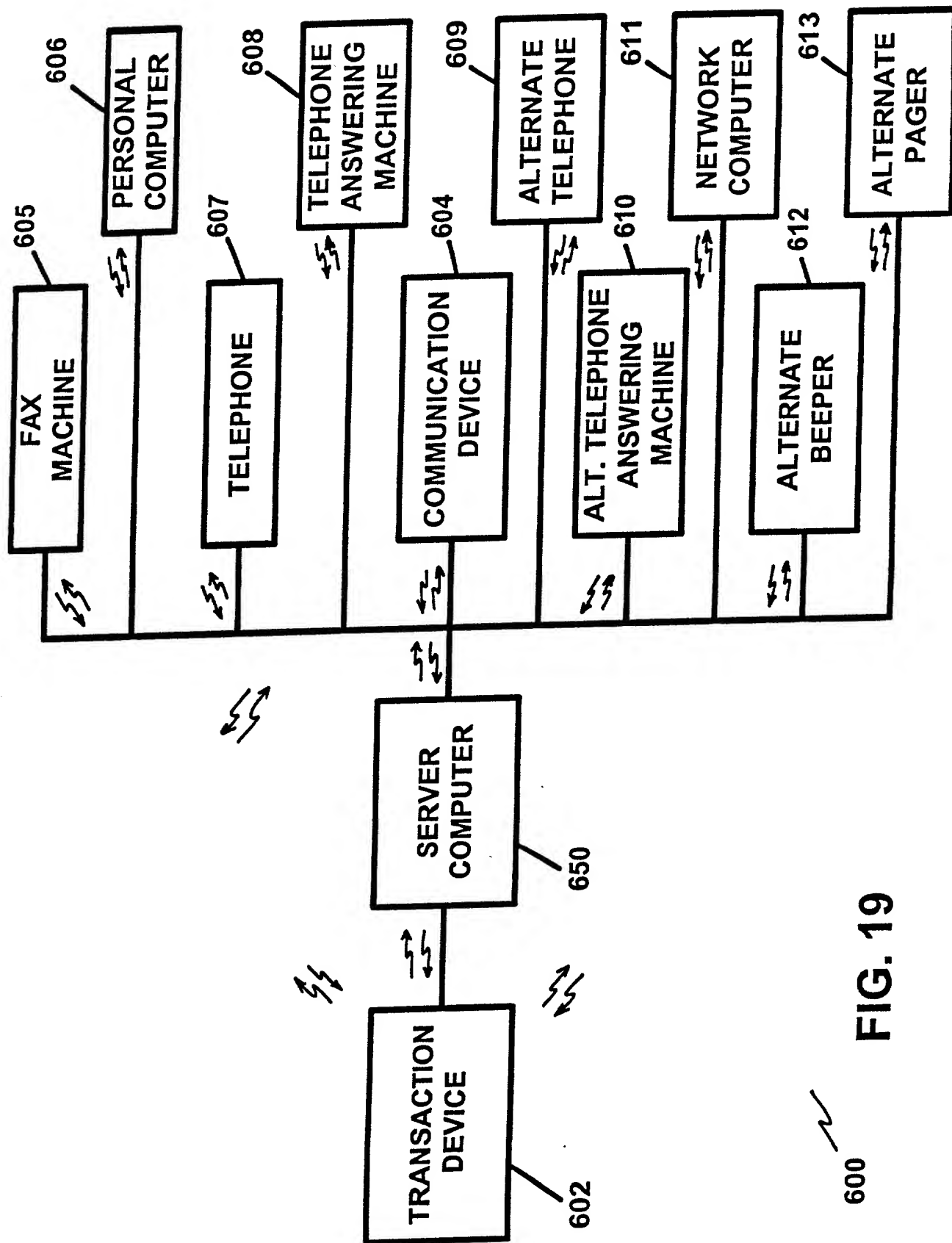


FIG. 19

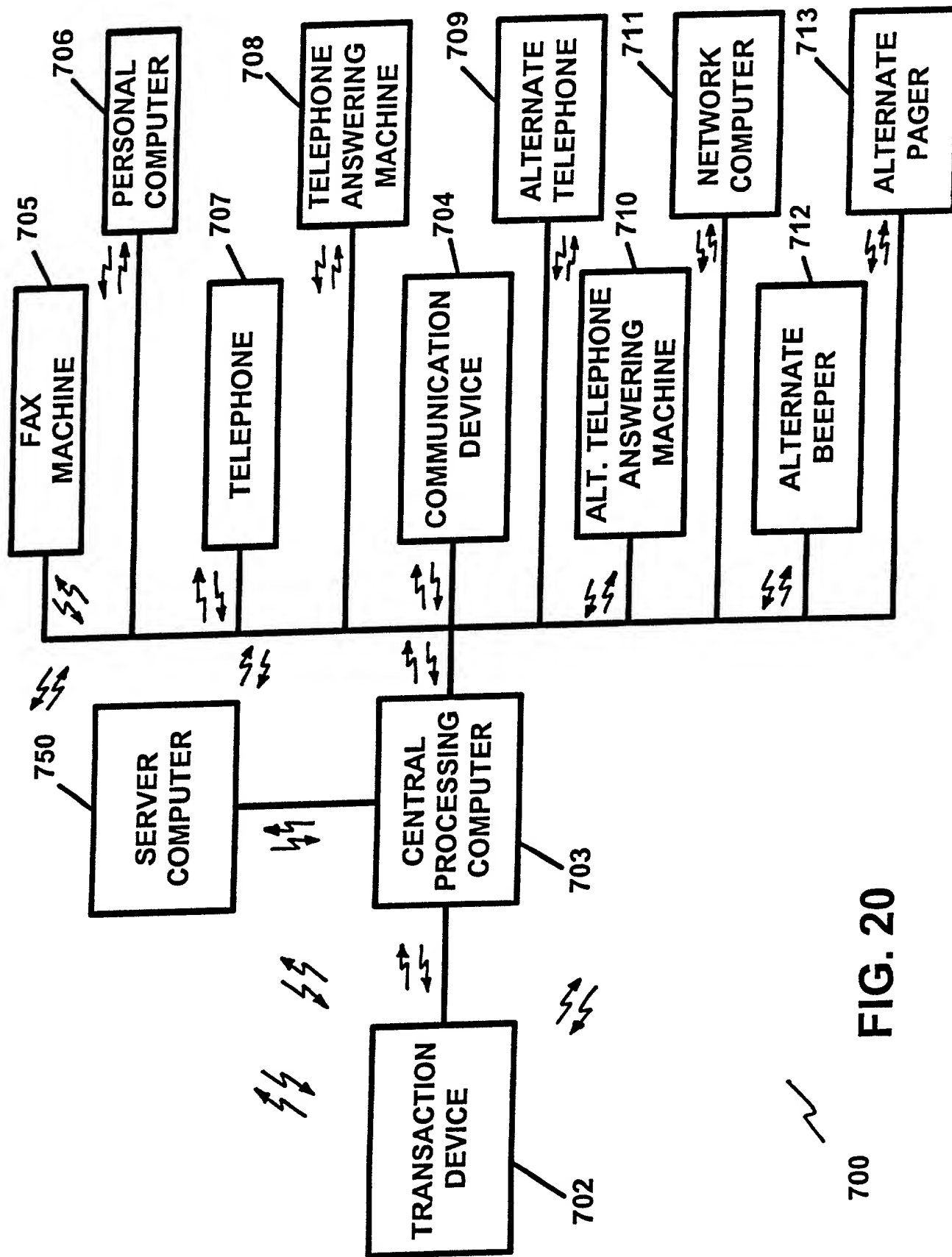


FIG. 20